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*Patent  
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Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On May 2, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: Bonnie Pickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Stephen Chin

Application No.: 10/045,313

Filed: October 24, 2001

For: INTERNET-BASED MONETARY  
PAYMENT SYSTEM

Examiner: Dass, Harish T.

Art Unit: 3628

AMENDMENT

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Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 3, 2003, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 3 of this paper.

Remarks begin on page 5 of this paper.